Case 16-34924 Doc 1 Filed 11/01/16 Entered 11/01/16 13:28:50 Desc Main Document Page 1 of 9 FILED Fill in this information to identify your case: UNITED STATES BANKRUPTCY COURT United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Northern District of Illinois NOV 01 2016 Case number (If known): Chapter you are filing under: Chapter 7 JEFFREY P. ALLSTEADT, CLERK Chapter 11 Chapter 12 ☐ Check if this is an Chapter 13 amended filing Official Form 101 Voluntary Petition for Individuals Filing for Bankruptcy 12/15 The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: **Identify Yourself** About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): 1. Your full name Write the name that is on your government-issued picture First name identification (for example, your driver's license or Middle name passport). Bring your picture Last name identification to your meeting with the trustee. Suffix (Sr., Jr., II, III) Suffix (Sr., Jr., II, III) 2. All other names you have used in the last 8 First name First name years Middle name Middle name Include your married or maiden names. Last name Last name First name First name Middle name Middle name Last name Last name 3. Only the last 4 digits of your Social Security

(ITIN)

number or federal

Individual Taxpayer

Identification number

9 xx - xx -

OR

9 xx - xx -\_\_\_\_

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4.	Any business names and Employer Identification Numbers	☐ I have not used any business names or EINs.	☐ I have not used any business names or EINs.		
	(EIN) you have used in the last 8 years	Business name	Business name		
	Include trade names and doing business as names	Business name	Business name		
		EIN	EIN		
		EIN	EIN — — — — — —		
5.	Where you live	en kommunen kan din seria serias sang anna anna ki sisis si si serian si sisis di Abbum Abbum ki basa di Abbum Abb	If Debtor 2 lives at a different address:		
		1152 N monitor	;		
		Number Street	Number Street		
		$\frac{\text{CINCOCID}}{\text{City}} \frac{\text{J} L 6065}{\text{State}} \Big $	City State ZIP Code		
		County	County		
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.		
		Number Street	Number Street		
		P.O. Box	P.O. Box		
		City State ZIP Code	City State ZIP Code		
6.	Why you are choosing	смества силиализма силиализма силиализма силиализма выполняння объекторы объекторы по объекторы	сарация выполнять под принципальной принцип		
	this district to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.		
		I have another reason. Explain. (See 28 U.S.C. § 1408.)	I have another reason. Explain. (See 28 U.S.C. § 1408.)		
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### **Tell the Court About Your Bankruptcy Case**

7.									
	The chapter of the Bankruptcy Code you are choosing to file	for Bank	ruptcy (Form 2	f description of each, 2010)). Also, go to the			1 U.S.C. § 342(b) for Individuals Filing he appropriate box.		
	under	☐ Cha	•						
		☐ Cha	pter 11						
		☐ Cha	pter 12						
Cety.	nettin til State for til med skall til halv halv til halv til halv skall med skall til state skall til skall m	ÇPCha	pter 13	tankanta Andrian kalaing tankataya ja ping a syakita yangnya ya jayannya					
8.	How you will pay the fee	loca your subr	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.						
		√⊅ I nee Appi	ed to pay the	e fee in installmer dividuals to Pay Th	i <b>ts</b> . If yo e <i>Filing</i>	u choose this op Fee in Installme	otion, sign and attach the ents (Official Form 103A).		
		By la less pay t	aw, a judge m than 150% o the fee in inst	nay, but is not requ f the official povert	ired to, v y line tha noose th	waive your fee, a at applies to you is option, you m	ion only if you are filing for Chapter 7. and may do so only if your income is ir family size and you are unable to just fill out the Application to Have the with your petition.		
•	Have you filed for bankruptcy within the	No D vos	District		M/hon				
	last 8 years?	L 165.	District	***************************************	vvnen	MM / DD / YYYY	Case number		
			District		When		Case number		
				***************************************		MANA / DD ()OOO/			
							Case number		
			District		When		Case number		
0.	Are any bankruptcy	<b>D</b> ANO							
).	Are any bankruptcy cases pending or being	√No □ Yes	District				Case number		
).	cases pending or being filed by a spouse who is not filing this case with	VNo □ Yes.	District		When		Case number		
0.	cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an		District				Case number		
0.	cases pending or being filed by a spouse who is not filing this case with you, or by a business		District		When	MM / DD / YYYY	Relationship to you  Case number, if known		
0.	cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an		Debtor		When	MM / DD / YYYY	Relationship to you  Case number, if known		
	cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?		Debtor Debtor		When	MM / DD / YYYY	Relationship to you  Case number, if known  Relationship to you		
	cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?  Do you rent your	Yes.	Debtor Debtor Debtor District		When When	MM / DD / YYYY  MM / DD / YYYY	Relationship to you  Case number, if known  Relationship to you  Case number, if known		
	cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?		Debtor Debtor Debtor District		When When	MM / DD / YYYY  MM / DD / YYYY	Relationship to you  Case number, if known  Relationship to you		
	cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?  Do you rent your	Yes.	Debtor District Debtor District Go to line 12. Has your lance	Stord obtained an evid	When When	MM / DD / YYYY  MM / DD / YYYY	Relationship to you  Case number, if known  Relationship to you  Case number, if known		

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Debtor 1

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#### Report About Any Businesses You Own as a Sole Proprietor

12. Are you a sole proprietor of any full- or part-time business?

> A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

. Name and location of business	
Name of business, if any	
Number Street	
City	State ZIP Code
Check the appropriate box to desc	ribe your business:
☐ Health Care Business (as defin	ned in 11 U.S.C. § 101(27A))
☐ Single Asset Real Estate (as d	efined in 11 U.S.C. § 101(51B))
☐ Stockbroker (as defined in 11 t	J.S.C. § 101(53A))
Commodity Broker (as defined	in 11 U.S.C. § 101(6))
☐ None of the above	

13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?

> For a definition of small business debtor, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

No. I am not filing under Chapter 11.

No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

#### Part 4:

#### Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

> For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

MONo Yes.	What is the hazard?					
	If immediate attention is	needed, why	is it needed?_			
						<del> </del>
	Where is the property?	Number	Street	ANT	THE RESIDENCE OF THE PERSON OF	
		***************************************				

City

ZIP Code

State

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You must check one:

certificate of completion.

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Part 5:

#### **Explain Your Efforts to Receive a Briefing About Credit Counseling**

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one

received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

Preceived a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about
credit counseling because of:

☐ Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ **Disability.** My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

☐ I received a briefing from an approved credit
counseling agency within the 180 days before
filed this bankruptcy petition, and I received a

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about
credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or

through the internet, even after three reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Pa	art 6: Answer These Ques	stions for Reporting Purpos	es	
16.	What kind of debts do you have?		rily consumer debts? Consumal primarily for a personal, family,	er debts are defined in 11 U.S.C. § 101(8) or household purpose."
		16b. Are your debts primar money for a business or in No. Go to line 16c.  Yes. Go to line 17.	vestment or through the operation	
		16c. State the type of debts you	owe that are not consumer debts	or business debts.
17.	Are you filing under Chapter 7?	No. I am not filing under Ch	napter 7. Go to line 18.	austranskrinten og vindstallen i i ventstallen og vansted av mente med et å former ette mente framere og de formere for de formere og de formere for de formere formere og formere formere for formere former formere
De spientovek i	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?			y exempt property is excluded and ble to distribute to unsecured creditors?
18.	How many creditors do you estimate that you owe?	1-49 50-99 100-199 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000
19.	How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	
20.	How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	
Pa	11172 Sign Below			
Fo	or you	correct.  If I have chosen to file under Ch	napter 7, I am aware that I may pro	ry that the information provided is true and sceed, if eligible, under Chapter 7, 11,12, or 13 der each chapter, and I choose to proceed
			d I did not pay or agree to pay son and read the notice required by 11	neone who is not an attorney to help me fill out U.S.C. § 342(b).
		•	, ,	tates Code, specified in this petition.
		with a bankruptcy case can results U.S.C. §§ 152, 1341, 1519, a	ult in fines up to \$250,000, or imprand 3571.	staining money or property by fraud in connection isonment for up to 20 years, or both.
		Signature of Debtor 1	2010	gnature of Debtor 2
		Executed on // // // MM / DD /	YYYY	kecuted on

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Debtor 1

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First Name	Middle Name : / /	Last Name	

Case number (if known)
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For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

	Date		
Signature of Attorney for Debtor		MM / DD / YYYY	
Printed name			
Firm name	·		
Number Street			
City	State	ZIP Code	
Contact phone	Email addres	ss	
Bar number	State		

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Debtor 1

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For you if you are filing this bankruptcy without an attorney

If you are represented by an attorney, you do not need to file this page.

The law allows you, as an individual, to represent yourself in bankruptcy court, but you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. Bankruptcy fraud is a serious crime; you could be fined and imprisoned.

If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.

Are you aware that filing for bankruptcy is a serious actio consequences?	n with long-term financial and legal
□ No X Yes	
Are you aware that bankruptcy fraud is a serious crime a inaccurate or incomplete, you could be fined or imprisoned	
□ No ☑Yes	
Did you pay or agree to pay someone who is not an attor	ney to help you fill out your bankruptcy forms?
Yes. Name of PersonAttach Bankruptcy Petition Preparer's Notice, Declar	aration, and Signature (Official Form 119).
By signing here, I acknowledge that I understand the risk have read and understood this notice, and I am aware that attorney may cause me to lose my rights or property if I or	at filing a bankruptcy case without an
: Callina Lelespi *	
Signature of Debtor 1	Signature of Debtor 2
Date MM / DD / YYYY	Date MM / DD / YYYY
Contact phone	Contact phone
Cell phone	Cell phone
Email address	Email address

Email address

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In Re:	)	
	) )	Case No.
Debtor (s)	)	Chapter
Gillespre	)	

List of Creditors

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Deople Gas	
com cast cuble	
book pay landlord	